

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Ajay Kumar Bhan  
 Debtor

Case No. 18-12606-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
Form ID: 309IPage 1 of 2  
Total Noticed: 31

Date Rcvd: May 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2018.

db +Ajay Kumar Bhan, 112 Ford Drive, Lincoln University, PA 19352-9026  
 14093439 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 14093448 +Harry Reese, Esquire, Powers Kirn & Associates, LLC, 8 Neshaminy Interplex Drive, Suite 215, Feasterville Trevose, PA 19053-6980  
 14093449 +Infibank, Bankcard Processing/Attn: Bankruptcy, P.O. Box 3696, Omaha, NE 68103-0696  
 14093450 ++LENDINGPOINT LLC, 1201 ROBERTS BLVD, STE 200, KENNESAW GA 30144-3612  
 (address filed with court: Lendingpoint LLC, 1701 Barrett Lake Boulevard, Kennesaw, GA 30144)  
 14093451 +Somerset Lake Homeowners Association, 1 West Clubhouse Drive, Landenberg, PA 19350-9400  
 14093452 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386  
 14093454 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
 14100315 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 14093456 +Wells Fargo Bank, Attn: Bankruptcy Department, P.O. Box 6429, Greenville, SC 29606-6429  
 14096254 Wells Fargo Bank, N.A. Default Document Processing, 1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-7700  
 14093457 Wells Fargo Home Mor, Attn: Bankruptcy, Mac X7801-014 3476 Stateview Blvd, Fort Mill, SC 29715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bob@lohrandassociates.com May 10 2018 02:47:57 ROBERT J. LOHR, II,  
 Lohr and Associates, Ltd., 1246 West Chester Pike, Suite 312, West Chester, PA 19382  
 tr +E-mail/Text: bncnotice@phl3trustee.com May 10 2018 02:49:42 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:16 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 10 2018 02:48:31  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 10 2018 02:48:58 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 10 2018 02:48:43 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14093438 +E-mail/Text: smacknowski@msscuso.com May 10 2018 02:49:27 Aspire Federal Credit Union, 67 Walnut Avenue, Suite 401, Clark, NJ 07066-1696  
 14093440 +EDI: TSYS2.COM May 10 2018 06:33:00 Barclays Bank Delaware, Attn: Correspondence, P.O. Box 8801, Wilmington, DE 19899-8801  
 14093441 +E-mail/Text: ECMBKMail@Caliberhomeloans.com May 10 2018 02:49:49 Caliber Home Loans, Attn: Cash Operations, Po Box 24330, Oklahoma City, OK 73124-0330  
 14093442 +EDI: CAPITALONE.COM May 10 2018 06:34:00 Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 14093443 +EDI: CHASE.COM May 10 2018 06:33:00 Chase Card Services, Correspondence Dept, P.O. Box 15298, Wilmington, DE 19850-5298  
 14093444 +E-mail/Text: melissa.scarpitti@dexsta.com May 10 2018 02:48:12 Dexsta Fed Credit Un, 300 Foulk Rd Ste 100, Wilmington, DE 19803-3819  
 14093445 +E-mail/Text: melissa.scarpitti@dexsta.com May 10 2018 02:48:12 Dexsta Fed Credit Union, 300 Foulk Rd, Suite 100, Wilmington, DE 19803-3819  
 14100669 EDI: DISCOVER.COM May 10 2018 06:33:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14093446 +EDI: DISCOVER.COM May 10 2018 06:33:00 Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025  
 14093447 +EDI: PHINGENESIS May 10 2018 06:34:00 Genesis BC/Celtic Bank, 268 S State Street, Suite 300, Salt Lake City, UT 84111-5314  
 14094201 +EDI: PRA.COM May 10 2018 06:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14093453 +EDI: RMSC.COM May 10 2018 06:34:00 Synchrony Bank/Lowes, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060  
 14093455 +EDI: WFFC.COM May 10 2018 06:33:00 Wells Fargo Bank, P.O. Box 31557, Billings, MT 59107-1557

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14093437 18-12606  
 14096940\* Wells Fargo Bank, N.A. Default Document Processing, 1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-7700  
 14096942\* Wells Fargo Bank, N.A. Default Document Processing, 1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-7700

TOTALS: 1, \* 2, ## 0

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2018 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OA9 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA9 ecfmail@mwc-law.com, ecfmail@mwc-law.com  
JILL MANUEL-COUGHLIN on behalf of Creditor WELLS FARGO BANK, N.A. jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
JODI L. HAUSE on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL. jodi.hause@phelanhallinan.com, paeb@fepphe.com  
ROBERT J. LOHR, II on behalf of Debtor Ajay Kumar Bhan bob@lohrandassociates.com, leslie@lohrandassociates.com;r59687@notify.bestcase.com;cyndy@lohrandassociates.com  
United States Trustee USTPRegion03.PH. ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

**Information to identify the case:**

Debtor 1	Ajay Kumar Bhan	Social Security number or ITIN <b>xxx-xx-6588</b>
	First Name Middle Name Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 4/18/18</b>
Case number: <b>18-12606-amc</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Ajay Kumar Bhan	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	112 Ford Drive Lincoln University, PA 19352	
<b>4. Debtor's attorney</b> Name and address	ROBERT J. LOHR II Lohr and Associates, Ltd. 1246 West Chester Pike Suite 312 West Chester, PA 19382	Contact phone (610) 701-0222 Email: <a href="mailto:bob@lohrandassociates.com">bob@lohrandassociates.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 5/9/18

**For more information, see page 2**

<p><b>7. Meeting of creditors</b>            Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>		
<p><b>8. Deadlines</b>            The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>June 20, 2018 at 1:00 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p><b>Location:</b>            Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</p>
	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<p><b>Filing deadline:</b> 8/19/18</p>
	<p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p>	<p><b>Filing deadline:</b> 6/27/18</p> <p><b>Filing deadline:</b> 10/15/18</p>
<p><b>Deadlines for filing proof of claim:</b>            A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<p><b>9. Filing of plan</b></p> <p>The debtor has filed a plan. This plan proposes payment to the trustee of 1600.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>7/17/18 at 10:00 AM</b>, Location: <b>Courtroom #5, 900 Market Street, Philadelphia, PA 19107</b></p>	<p><b>Deadline to object to exemptions:</b>            The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>
	<p><b>10. Creditors with a foreign address</b></p> <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
	<p><b>11. Filing a chapter 13 bankruptcy case</b></p> <p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
	<p><b>13. Discharge of debts</b></p> <p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>	